



APPLICATION FOR
UNITED STATES LETTERS PATENT

Be it known that we, Mathew Hausken of 1649 W. Balmoral, 3rd Floor, Chicago, IL 60640, Paul Ivsin of 4536 North Leavitt, Chicago, Illinois 60640 and Abdou Touray of 445 E. Ohio, Apt. 3910, Chicago, Illinois 60611 have invented new and useful "SYSTEM AND METHOD FOR IDENTIFYING COMPENSATION PLANS."

SYSTEM & METHOD FOR IDENTIFYING COMPENSATION PLANS

CROSS REFERENCE TO RELATE APPLICATIONS

This application claims the benefit of U.S. Provisional Application
5 Serial No. 60/231,158, filed September 8, 2000, which is incorporated
herein by reference.

FIELD OF THE INVENTION

The present invention relates to benefit plans. Specific exemplary
embodiments discussed relate to recommendation systems for suggesting
10 non-qualified benefit plans.

BACKGROUND OF THE INVENTION

This invention relates generally to employee compensation and
benefits plans and, more particularly, to a system and method for
automatically identifying compensation/benefits plans suitable for use by
15 particular employees of a corporation. The terms "compensation" and
"benefit" are used interchangeably in this document and are intended to be
contoured broadly. The terms "recommend" and "suggest" are to be
construed broadly but not to imply any governmental regulatory
connotation.

20 Corporations compensate employees in a variety of ways; the simplest
being cash payment. More complex compensation packages include, for

example, medical, day care, deferred compensation and matching. Compensation plans may be generally categorized as qualified or nonqualified.

A qualified plan is one that meets certain requirements imposed by, for example, the U.S. Internal Revenue Code; a 401K is an example of such a plan. The imposed requirements include, but are not limited to, minimum coverage, nondiscrimination requirements that prohibit an employer from providing benefits for only some employees, and limits on the benefit amounts. For example, for the year 2000, the annual limit for contribution by an employee to a 401K plan is \$10,500.00. In return for complying with the requirements of a qualified plan, the corporation receives certain benefits, for example tax incentives.

A nonqualified benefit plan is, generally, an executive benefit plan that avoids limitations imposed by, for example, the Employee Retirement Income Security Act of 1974 (ERISA). Income to the employee and tax deductions for the employer are both, generally, deferred until when benefits are actually paid, often at retirement. A nonqualified benefit plan is not subject to the same minimum coverage and nondiscrimination requirements as qualified plans. Thus, a nonqualified plan can be designed to cover a limited group of employees. Also, a nonqualified plan can provide benefits in excess of those permitted under qualified plan limits. As a

result, nonqualified plan tax treatment is not as favorable as that of qualified plans.

Modalities for deferring compensation or creating supplemental benefits plans are well known. In this regard, there is a set of four well known benefit plan approaches that corporations can choose from to offer to employees. The four widely-used nonqualified benefit plans (or plan types) are: (1) deferred compensation; (2) deferred compensation with employer match; (3) defined contribution; and (4) defined benefit. Each plan is explained further below. Each of these known benefit plans offers a set of advantages and disadvantages to the corporation offering the plan (also referred to herein as the plan sponsor) and to the employee participating in the plan (also referred to herein as the plan participant). Because of the varying advantages and disadvantages that these plans have, there is a tremendous interest on the part of both the employer and the employee to determine which plan is most appropriate for a given circumstance.

Presently, the determination as to which benefit plan is most appropriate for a given circumstance is made by human consultants. A consultant gathers details including compensation levels, employer and employee objectives, and company and employee attributes and then suggests a benefit plan to use based upon the information gathered. Unfortunately, the myriad of factors involved in this suggestion process

often results in the suggestion by the consultant of a benefit plan that is not appropriate for the plan sponsor or the plan participant. One factor that often leads to an incorrect suggestion of a benefit plan is the requirement that the consultant base the suggestion on projections that involve non-linear mathematical computations. Since these computations are particularly difficult to perform, the benefit plan that ultimately get suggested by the consultant often has very little to do with the interests of the plan sponsor or the plan participant and more typically serves the interests of the suggesting consultant.

As a result of these shortcomings in the currently implemented system for determining benefit plan, a need exists for an improved system and method for identifying benefit plans for employees of a corporation. More particularly, a need exists for an impartial, adaptive, and scientific approach for use in suggesting benefit plans to plan participants and plan sponsors.

SUMMARY OF THE INVENTION

As a result of these needs, the present invention is realized in a system and method that suggests benefit plans to plan participants and plan sponsors as a function of user input. The suggestion process, e.g., the analysis of objectives and selection of a plan, is preferably performed without human intervention. The suggestion process is performed by a system engine that objectively evaluates information provided by the plan

sponsor and the plan participant. The information, in one embodiment, is acquired using a rule-based question and weighted answer, e.g. a logic tree, method. Using a set of uniform questions eliminates any potential bias due to a human consultant. And basing the plan type suggestion solely on plan sponsor input normalizes the process for each individual potential plan participant. The system engine may use the information in connection with a regulatory adaption agent and a case mapping agent to recommend zero or more benefit plans that best suit the interests of one or both of the plan sponsor and the plan participant.

A better understanding of the objects, advantages, features, properties and relationships of the invention will be obtained from the following detailed description and accompanying drawings which set forth an illustrative embodiment and which are indicative of the various ways in which the principles of the invention may be employed.

BRIEF DESCRIPTION OF THE DRAWINGS

Fig. 1 is a flow chart for acquiring sponsor or participant input via a quiz method.

Fig. 2 depicts the data flow for the quiz method depicted in Fig. 1.

Fig. 3 diagrammatically depicts a plan suggestion process incorporating a regulatory adaption agent and case mapping.

Figs. 4A-4K depict screen shots associated with a user interface for the quiz and system; some screens include a graphical representation of the cumulative scores for each of the four nonqualified benefit plans.

DETAILED DESCRIPTION

5 Fig. 1 depicts a process for acquiring sponsor or participant input concerning a benefit plan. The sponsor is the provider, e.g., the corporation, providing the benefit plan to the participant, e.g., the employee. It will be understood that typically the sponsor is a potential sponsor and the employee is a potential participant because a plan has not yet been
10 selected and implemented. Accordingly, the qualifier "potential" is generally excluded from the descriptions.

 In operation, when a user desires to attain information regarding benefit plans that would be suited to the needs of the plan sponsor and/or the plan participant, the user utilizes the Web browser on a client computer
15 to access an adaptive case engine server. The user may be required to log-on to the adaptive case engine server or be otherwise verified as a recognized user of the system before gaining access to the system. Once the user has been verified as a recognized user, the user will be prompted to answer a series of questions, e.g., the twenty questions in Table 1. The
20 questions are preferably presented to the user in the form of Web pages such as depicted in Fig. 4 and discussed further below. The Web pages may provide drop down answer menus or check boxes by which the user may

answer the questions posed on the Web pages. The questions, which may be both subjective and objective, are provided to gather specific information about one or both the plan participant and the plan sponsor and may be provided in a fixed sequence from a static database. The questions may
5 concern information related to, for example, the size of the corporation, the type of corporation, the compensation level of the employee, financial objectives of the corporation, financial objectives of the employee, etc. Based upon the answers that the user provides the system identifies the benefit plan(s) that is deemed to be best suited for the needs of one or both
10 of the plan sponsor and the plan participant. In one approach, an aggregate score is calculated from weights associated with questions and answers.

With reference to Fig. 1 and Fig. 4, on logging in to the system website 510, the system will display the sponsor's home page 512. Steps
15 10-12.

When the sponsor clicks on the take the quiz option 54, the system will open another browser window 516 and display basic information 518 on the advantages of taking the nonqualified benefits plan quiz. The system will also provide a link 520 to take the quiz. Steps 14-16.

20 When the sponsor selects the take the quiz link 520, the system will display in a new browser window the first three questions 522, 524 and 526

of the nonqualified benefits plan quiz and prompt the sponsor to enter responses 528, 530 and 532. Steps 18-20.

When the sponsor has entered his responses and clicked the next button 534, the system will display the next set of questions 536 in the quiz, as well as a bar graph 538 and number 540 indicating the cumulative score for each of the four nonqualified benefit plan types. This process will continue until the sponsor has answered all twenty of the questions. Steps 24-26.

After the sponsor has answered the last question 542 and clicked next 534 or submit, the system will display the total accumulated score 544 for each of the four plan types. The system will suggest that, based on the sponsor's answers, the plan type that has received the highest cumulative score is best suited to meeting that sponsor's particular needs. Step 28.

Clicking on the close window button 546 Step 30 will close the browser window and end the nonqualified benefits plan quiz.

Data flow for the quiz process is depicted in Fig. 2. The system displays the appropriate questions and corresponding pull-down answers, retrieves the rule-based answers and questions from the appropriate data stores 40 and 42, and waits for the sponsor to input his answer choices. Steps 32-38.

The sponsor inputs his answer choices via a user interface such as represented by Fig. 4. Step 44.

When the sponsor's pull-down answer choices have been inputted, the system calculates the aggregate quiz answer, drawing on the rule-based answer weights data store 48 and correlating that with the sponsor's pull-down answer choices. Step 46.

- 5 The system outputs the calculated answer weights to the quiz results data store 52, where they are incorporated into the plan type aggregate weight results for the quiz. Step 50.

Using the plan type aggregate weight results, the system displays the updated aggregate quiz score numbers and the corresponding bar graphs.

- 10 Step 54.

If the quiz has not been completed, the system displays the next set of questions and pull-down answers. Step 32 again.

- Turning now to Figure 3, there is illustrated a system 60 and method for identifying benefit plans for employees of a corporation without the need
- 15 for a human consultant. The system 60 is implemented on a network, such as the Internet, by which one or more client computers 62 and one or more adaptive case engine servers 64 communicate. The client computers 62 and adaptive case engine servers 64 preferably include a Java Virtual Machine such that the system and method for identifying benefit plans may be
- 20 utilized without regard to the underlying platforms of the client computers 62 and adaptive case engine servers 64. According to this preferred embodiment, the programs on the client computers 62 and adaptive case

engine servers 64 that implement the system and method for encrypted message interchange are also preferably implemented in the JAVA language. To allow the client computers 62 to access and communicate with the adaptive case engine servers 14, the client computers 12 include
5 a conventional Web browser.

The case engine servers 64 may utilize a regulatory adaption agent 66 and a plan type repository 68. The regulatory adaption agent 66 utilizes a database of various rules and regulations related to the field of compensation and benefits for different types of corporations. The plan type
10 repository 68 utilizes a database of benefit plans, in particular, deferred compensation plans.

To ensure that any suggested benefit plan would not violate any agency or regulatory rules, selected answers gathered from the sponsor (more generally the user) are provided to the regulatory adaption agent 66.
15 The regulatory adaption agent 66 evaluates the information it is provided to identify certain benefit plans as not being appropriate for suggestion. More specifically, the regulatory adaption agent 66 compares the information it is supplied against the various rules contained in its associated database and flags certain attributes of benefit plans as not
20 being appropriate for the plan participant and plan sponsor. These flagged attributes are forwarded to a case mapping engine 70 for further use in identifying which benefit plan(s) should be suggested.

For identifying which benefit plans would be best suited for the objectives of the sponsoring business, a business objectives profile 72 for the plan participant and the plan sponsor is created from the answers provided by the user. The business objectives profile 72 is a collation of the compensation objectives of the plan sponsor and the plan participant, the business continuity objectives (if any) of the plan sponsor 76, and the taxation and accounting strategies of the plan sponsor and the plan participant 78. The information in the business objectives profile 72 is forwarded to the case mapping engine 70 for further use in identifying which benefit plan(s) should be suggested.

To identify which benefit plans should be suggested to the user, the case mapping engine 70 compares the information provided by the regulatory adaptive agent 66 and the information in the business objectives profile 72 with the attributes of the various plans maintained in the plan type repository 68. In this regard, the case mapping engine 70 eliminates from possible identification for suggestion those benefit plans that have attributes that have been flagged by the regulatory adaption agent 66. The case mapping engine 70 also eliminates from possible suggestion those benefit plans that do not have attributes that favorably compare to the business objectives profile 72.

To assist in the comparison between the benefit plans and the business objectives profile 72, the case mapping engine 70 calculates a

numerical strength of the business objectives profile 72. The numerical strength can be expressed as:

$$\text{numerical strength} = \Sigma (Q_x * A_x) \quad (1)$$

where the numerical strength is the sum of a numerical weight (Q) provided
 5 to selected questions asked of the user multiplied by a numerical weight (A) provided to the answer given by the user in response to the corresponding question. This calculated numerical weight is then compared to numerical weight ranges that have been assigned to each of the benefit plans within the case mapping engine 70. The numerical weight ranges are assigned to
 10 the benefit plans as a function of the attributes of the benefit plans. Accordingly, the case mapping engine 20 eliminates from possible identification for suggestion those benefit plans that have a numerical strength range that does not include the calculated numerical range of the business objectives profile 72. The benefit plans that have not been
 15 eliminated by the case mapping engine 70 are then returned to the user as the benefit plan(s) that the system suggests for use by the plan sponsor and plan participant. When returned to the user, the suggested benefit plans can be scripted into a suggestion template 80 whereby the user may view the attributes of the suggested plans (either singularly or side-by-side) using
 20 their Web browser.

The logic tree represented by Tables 1-3 is an analytical tool that is adapted to, for example, identify relationships between a company's

particular needs and different nonqualified benefit plans. The logic tree may be adapted to identify the relative suitability, for example, of the four nonqualified plans mentioned in the background section. The nonqualified benefit plans are: (1) deferred compensation (Def Comp); (2) deferred compensation with employer match (Def Comp Match); (3) defined contribution (DC SERP); and (4) defined benefit (DB SERP). In a deferred compensation plan, the employer enters into an agreement with the employee to permit the employee to defer a certain portion of their compensation until retirement. A deferred compensation with match plan functions in essentially the same manner as a standard deferred compensation plan. In a deferred compensation with match plan, however, the employer agrees to contribute an amount in addition to the compensation that the employee chooses to defer. In a defined contribution plan, the employer enters into an agreement with the employee, agreeing to make contributions to an account for the employee's retirement. The contributions to the plan are a set amount defined by the employer. In a defined benefit plan, the employer enters into an agreement with the employee to provide an annual retirement income benefit. The benefit is a set amount defined by the employer.

The identification of the plan's suitability may be based upon a specific set of question and answers. Typically a company's solution is a combination of two or more types of plans. The logic tree is used to rate

each plan and present key issues for the planner and the company to discuss to implement a reasoned nonqualified benefits strategy. A quiz administration tool may be adapted to allow an authorized individual to add, modify, delete, resort, etc., questions in a static tree. Individual
5 answer and question weights may also be modified.

Purpose - Each question in the specific set has a specific set of purposes. This purpose set is represented in Table 3. The questions preferably span the key components of plan design.

Weighting and Scoring – The scoring of each question and answer is
10 based upon a two tier weighted scoring system. Weighting of a particular questions and answers is determined based upon relevance to particular plan types and significance in defining corporate needs and objectives. See Table 2.

Answer Weight – Each potential answer to each question in the quiz
15 is given an answer weight ranging from 0 to 4 for each of the four nonqualified benefit plans. See right column of Table 2. These plan types are discussed above.

Question Weight – Each question in the quiz is given a question weight ranging from 1 (least significant) to 5 (most significant), reflecting the
20 relative importance of the corresponding question in determining nonqualified benefit plan needs. See right column of Table 2.

Total Weighting – Each potential answer score is calculated by multiplying each answer weight by the question weight. The total weighted score for each potential answer and benefit type is shown in the center column of Table 2.

5 When an answer is selected, scoring is determined by taking the total weighting for each of the plan types (Def Comp, Def Comp Match, DC SERP, DB SERP) for that answer. As one proceeds through the quiz, scores are added cumulatively for each of the plan types. When the end of the quiz is reached, the system will display the relative scores for each of the four plan
10 types and indicate the nonqualified benefit plan type with the highest total score. Tables 1 and 2 demonstrates how the scoring would be calculated for a sample sequence of answers. The total weighting in Table 2 corresponding to an answer in Table 1 is used as the answer score; each plan has an answer score for each question.

15 With reference to Fig. 4, when the sponsor (or participant) chooses to take the quiz, the system presents twenty multiple-choice questions. (See Figs. 4D-4J and Table 1.) The sponsor answers these multiple-choice questions and the system presents a bar graph 538 and a numerical score 540 indicating the relative suitability of each plan type based on the user
20 response. At the end of the process the system will display the cumulative results 544 and 545 of the quiz, indicating the relative scores among the four plan types and recommending the plan type with the highest

cumulative score as most appropriate to the sponsor's specified needs. (See Fig. 4K.)

TABLE 1

No.	Question/Answers
1	<p>In terms of your overall business strategy, how important is to align the personal financial goals of your key people to the corporate financial goals of the business?</p> <ul style="list-style-type: none"> y Critical to the company's success n One of several priorities n Advantageous when appropriate n Not a significant factor in the company's success <p>Your response to this question can indicate just how key to the company's success your key people may be and give us insights into the level of commitment between them and the company.</p>
2	<p>How important is to tie annual benefit rewards directly to your company's annual financial performance?</p> <ul style="list-style-type: none"> y Critical to the company's success n One of several priorities n Advantageous when appropriate n Not a factor in the company's success <p>This question offers us clues to interpret your company's philosophy about performance-based compensation and determine what kind of nonqualified plan features correspond to your corporate culture.</p>
3	<p>How important is it to tie benefit rewards directly to long-term commitment in your company?</p> <ul style="list-style-type: none"> y Critical to the company's success n One of several priorities n Advantageous when appropriate n Not a factor in the company's success <p>Like Question 2, your answer here fills in blanks about your corporate culture and indicates how to design a nonqualified benefits plan to reward longevity.</p>
4	<p>Which statement best describes your key people's reaction to restrictions on personal, and company, contributions to the 401(k) plan?</p> <ul style="list-style-type: none"> n No one expresses concern about restrictions y Some key people express concern about retirement income. n There has been strong pressure for the company to find solutions. n They seem more concerned about personal after-tax investment strategy. <p>The degree to which your key people already experience limitations on their ability to defer taxes on their personal retirement savings tells us which of the nonqualified benefit plan types is most responsive to their needs.</p>
5	<p>How would your key people react to a nonqualified retirement benefit plan that increases their pretax savings and company contribution potential, but with fewer financial guarantees of a qualified 401(k)?</p> <ul style="list-style-type: none"> n They would enthusiastically utilize it. y They would probably find it a valuable addition to their compensation. n They would probably not consider it a valuable addition to their compensation. n They would not take advantage of it. <p>This answer helps clarify to what degree the issue of lost tax advantages has become an issue internally.</p>

TABLE 1 (c nt.)

No.	Qu stion/Answ rs
6 If your business is family owned, what multigenerational stage of development has been reached?	<p data-bbox="245 357 574 378">y Founder owns and manages.</p> <p data-bbox="245 396 737 417">n Founder retired but still controls ownership.</p> <p data-bbox="245 436 1008 457">n Family ownership and key employee have moved to second generation.</p> <p data-bbox="245 476 976 497">n Family ownership has become widely separated from key employee.</p> <p data-bbox="245 516 1442 569">As a long term agreement between company and participant, nonqualified benefits plans are more attractive to key people where a concrete track record of corporate longevity can be demonstrated.</p>
7 If control and management of the business has moved beyond the founder generation, how is ownership structured?	<p data-bbox="245 667 461 688">y Family ownership</p> <p data-bbox="245 707 412 728">n Single owner</p> <p data-bbox="245 747 581 768">n Multiple private shareholders</p> <p data-bbox="245 787 444 808">n Public company</p> <p data-bbox="245 827 1442 879">Even when corporate longevity has been proven, different ownership structure offers different degrees of flexibility in plan design.</p>
8 What is your timeframe for reviewing the company's continuity and succession plan?	<p data-bbox="245 963 704 984">n Completed review within past 12 months</p> <p data-bbox="245 1003 597 1024">n Will review at current year-end</p> <p data-bbox="245 1043 683 1064">y Will review at unscheduled future time</p> <p data-bbox="245 1083 672 1104">n No formal continuity/succession plan</p> <p data-bbox="245 1123 1442 1197">In companies that have not yet demonstrated the kind of longevity to comfortably support such a long term agreement, the fact that succession issues take a priority position in strategic planning can overcome the lack of history.</p>
9 What is the legal structure of your company?	<p data-bbox="245 1281 477 1302">n Sole proprietorship</p> <p data-bbox="245 1320 347 1341">y C Corp</p> <p data-bbox="245 1360 347 1381">n S Corp</p> <p data-bbox="245 1400 396 1421">n Partnership</p> <p data-bbox="245 1440 574 1461">n Limited Liability Corporation</p> <p data-bbox="245 1480 380 1501">n Non-profit</p> <p data-bbox="245 1520 1442 1572">Some legal structures are more appropriate for nonqualified benefits plans, where others support alternative strategies to achieve the results of nonqualified plans.</p>
10 How many people encompass your key people?	<p data-bbox="245 1656 375 1677">n Under 10</p> <p data-bbox="245 1696 337 1717">y 10-49</p> <p data-bbox="245 1736 354 1757">n 50-100</p> <p data-bbox="245 1776 386 1797">n Above 100</p> <p data-bbox="245 1816 1442 1869">The number of potential participants in a nonqualified benefits plan can have a significant impact on design, implementation, and administration alternatives.</p>

TABLE 1 (c nt.)

No.	Question/Answers
-----	------------------

11	Which range of salaries encompasses the largest number of your key people?
----	--

- | | |
|---|------------------|
| n | Under \$75,000 |
| n | \$75,000-100,000 |
| y | \$100,00-250,000 |
| n | Above \$250,000 |

<p>Similarly, the salary range of potential participants in a nonqualified benefits plan can have a significant impact on design, implementation, and administration alternatives.</p>
--

12	What age range encompasses the largest number of your key people?
----	---

- | | |
|---|----------|
| n | Under 35 |
| n | 35-45 |
| y | 45-55 |
| n | Above 55 |

<p>Different demographic profiles of your potential plan participants affects both plan design and informal funding decisions.</p>
--

13	Which phrase best characterizes your compensation position within your industry and your geographic area?
----	---

- | | |
|---|----------------------|
| n | Extremely generous |
| y | Competitive and fair |
| n | Right in the middle |
| n | Below average |

<p>While all four basic types of nonqualified plans have an impact on your compensation position, each alternative addresses the issue differently.</p>

14	Which phrase best characterizes your fringe benefits position within your industry and your geographic area?
----	--

- | | |
|---|----------------------|
| n | Extremely generous |
| y | Competitive and fair |
| n | Right in the middle |
| n | Below average |

<p>If your company has already taken a definitive position in providing benefits to your entire employee population, your choice of a nonqualified benefits plan alternative may need to remain consistent with that position.</p>
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15	How harmful has key employee turnover been to your corporate goals in the past five years?
----	--

- | | |
|---|--|
| n | Key employee turnover has seriously affected the company's success. |
| n | Key employee turnover has created many problems and gaps. |
| y | Key employee turnover has not created many problems or gaps. |
| n | Key employee turnover has not been an important factor in the company's success. |

<p>Turnover among key employees may be influenced by issues nonqualified benefits plans are designed to address, and therefore variations in turnover experience suggest different plan design directions.</p>
--

TABLE 1 (c nt.)**N . Question/Answers**

16 How likely is it that your key employee group will expand significantly in the next five years?

- n** Extremely likely to expand.
- y** Planned but unpredictable expansion.
- n** Not very likely to expand.
- n** Likely to be reduced.

While nonqualified benefits plans are inherently flexible and responsive to change, if growth can be projected reliably, then some plan designs will be more favorable.

17 Which statement best describes how competitive key employee recruiting can be within your industry and within your geographic area?

- n** We work in an extremely competitive recruiting environment.
- n** Competition can be fierce under certain conditions.
- y** Competition is one manageable factor among many in recruiting.
- n** Competition has negligible effect on recruiting.

Recruiting highly trained management and technical people is often driven by long term compensation and benefits commitments from the company; therefore, in competitive situations some design alternatives will be more favorable.

18 How important is it that every compensation and benefit program be currently deductible to the corporation?

- n** Not an important decision factor.
- y** Desirable but not necessary.
- n** Among the top decision factors.
- n** Absolutely important.

Nonqualified plans are based on taking advantage of one kind of tax advantage while trading off another, and therefore your company's tax strategies will affect how tax advantages for key people can be structured.

19 How important is it that a retirement benefit program have a vesting schedule?

- n** Absolutely important.
- n** Among the top decision factors.
- y** Desirable but not necessary.
- n** Not an important decision factor.

In some companies and some industries, the long-term commitment of key people is a strategic planning issue, and a vesting schedule can be either a critical or an unimportant factor in the choice of plans.

20 How important is it that a retirement benefit program permit participant asset allocation?

- n** Absolutely important.
- n** Among the top decision factors.
- y** Desirable but not necessary.
- n** Not an important decision factor.

There is a wide spectrum of control over investment strategy available among the basic plan designs, and whether your key people want a more active role or are content to let the company make these decisions with its advisors plays an important part in plan design.

TABLE 2

Question Scoring					Total Weighting				Question Weights (1-5)		Answer Weights			
No.	Def Comp	Def Comp Match	DC SERP	DB SERP	Def Comp	Def Comp Match	DC SERP	DB SERP			Def Comp	Def Comp Match	DC SERP	DB SERP
1	16	16	16	16	16	16	16	16	4		4	4	4	4
	0	0	0	0	8	8	8	8			2	2	2	2
	0	0	0	0	4	4	4	4			1	1	1	1
	0	0	0	0	0	0	0	0			0	0	0	0
2	0	0	12	9	0	0	12	9	3		0	0	4	3
	0	0	0	0	0	0	6	3			0	0	2	1
	0	0	0	0	0	0	3	9			0	0	1	3
	0	0	0	0	0	0	0	0			0	0	0	0
3	0	6	9	12	0	6	9	12	3		0	2	3	4
	0	0	0	0	0	3	6	9			0	1	2	3
	0	0	0	0	0	3	6	6			0	1	2	2
	0	0	0	0	0	0	0	0			0	0	0	0
4	0	0	0	0	0	0	0	0	4		0	0	0	0
	4	8	0	0	4	8	0	0			1	2	0	0
	0	0	0	0	8	12	0	0			2	3	0	0
	0	0	0	0	12	16	0	0			3	4	0	0
5	0	0	0	0	20	20	0	0	5		4	4	0	0
	10	10	0	0	10	10	0	0			2	2	0	0
	0	0	0	0	5	5	0	0			1	1	0	0
	0	0	0	0	0	0	0	0			0	0	0	0
6	2	2	2	2	2	2	2	2	2		1	1	1	1
	0	0	0	0	4	4	4	4			2	2	2	2
	0	0	0	0	8	8	8	8			4	4	4	4
	0	0	0	0	6	6	6	6			3	3	3	3
7	4	4	4	4	4	4	4	4	2		2	2	2	2
	0	0	0	0	2	2	2	2			1	1	1	1
	0	0	0	0	6	6	6	6			3	3	3	3
	0	0	0	0	8	8	8	8			4	4	4	4
8	0	0	0	0	8	8	6	6	2		4	4	3	3
	0	0	0	0	4	4	2	2			2	2	1	1
	-4	-4	0	0	-4	-4	0	0			-2	-2	0	0
	0	0	0	0	-8	-8	-6	-6			-4	-4	-3	-3
9	0	0	0	0	2	2	2	2	2		1	1	1	1
	8	8	8	8	8	8	8	8			4	4	4	4
	0	0	0	0	6	6	6	6			3	3	3	3
	0	0	0	0	4	4	4	4			2	2	2	2
	0	0	0	0	4	4	4	4			2	2	2	2
	0	0	0	0	0	0	2	2			0	0	1	1

TABLE 2 (cont.)

Question Scoring					Total Weighting				Question Weights (1-5)		Answer Weights			
No.	Def Comp	Def Comp Match	DC SERP	DB SERP	Def Comp	Def Comp Match	DC SERP	DB SERP			Def Comp	Def Comp Match	DC SERP	DB SERP
10	0	0	0	0	3	4	2	1	1		3	4	2	1
	3	4	2	1	3	4	2	1			3	4	2	1
	0	0	0	0	3	4	2	1			3	4	2	1
	0	0	0	0	3	4	2	1			3	4	2	1
11	0	0	0	0	0	0	3	3	3		0	0	1	1
	0	0	0	0	0	0	6	6			0	0	2	2
	9	9	9	9	9	9	9	9			3	3	3	3
	0	0	0	0	12	12	12	12			4	4	4	4
12	0	0	0	0	6	6	9	0	3		2	2	3	0
	0	0	0	0	6	9	9	3			2	3	3	1
	9	12	9	9	9	12	9	9			3	4	3	3
	0	0	0	0	6	9	9	12			2	3	3	4
13	0	0	0	0	8	8	8	8	2		4	4	4	4
	4	4	4	4	4	4	4	4			2	2	2	2
	0	0	0	0	2	2	2	2			1	1	1	1
	0	0	0	0	2	4	6	6			1	2	3	3
14	0	0	0	0	8	8	8	8	2		4	4	4	4
	4	4	4	4	4	4	4	4			2	2	2	2
	0	0	0	0	2	2	2	2			1	1	1	1
	0	0	0	0	2	4	6	6			1	2	3	3
15	0	0	0	0	20	20	20	20	5		4	4	4	4
	0	0	0	0	10	10	10	10			2	2	2	2
	5	5	5	5	5	5	5	5			1	1	1	1
	0	0	0	0	0	0	0	0			0	0	0	0
16	0	0	0	0	12	12	12	9	3		4	4	4	3
	9	9	9	9	9	9	9	9			3	3	3	3
	0	0	0	0	6	6	9	9			2	2	3	3
	0	0	0	0	3	3	9	9			1	1	3	3
17	0	0	0	0	12	12	12	12	3		4	4	4	4
	0	0	0	0	9	9	9	9			3	3	3	3
	6	6	9	9	6	6	9	9			2	2	3	3
	0	0	0	0	3	3	9	9			1	1	3	3
18	0	0	0	0	8	8	8	8	2		4	4	4	4
	6	6	6	6	6	6	6	6			3	3	3	3
	0	0	0	0	4	4	4	4			2	2	2	2
	0	0	0	0	2	2	2	2			1	1	1	1
19	0	0	0	0	0	12	12	12	3		0	4	4	4
	0	0	0	0	0	9	9	9			0	3	3	3
	0	6	6	6	0	6	6	6			0	2	2	2
	0	0	0	0	0	3	3	3			0	1	1	1

Question Scoring

Total Weighting

**Question
Weights
(1-5)**

Answer Weights

TABLE 3

No.	Purp s
1	Alignment is very significant (4) and a DC plan issue and more relevant the greater the degree of participant contribution.
2	Annual company provided rewards is moderately important (3) and a DC or DB SERP issue and has no relevance on participant contribution.
3	Long-term company provided rewards is moderately important (3) and a DC or DB SERP issue and has minimal relevance on participant contribution.
4	Limitations to 401(k) is very significant (4) and relevance on participant contributions.
5	Supplemental 401(k) participation is most significant (5) and relevance on participant contributions.
6	Corporate legacy is less significant (2) but has relevance to how all plans are communicated to participants.
7	Corporate legacy is less significant (2) but has relevance to how all plans are communicated to participants.
8	Corporate planning is less significant (2) but can impact participant confidence and participation in participant contribution plans.
9	Legal structure is less significant (2) but can impact delivery on some plans.
10	Participant size is least significant (1) but can impact underwriting and management of life insurance contracts.
11	Compensation is of medium significance (3) but can impact participation of participant contribution plans.
12	Age is of medium significance (3) but can impact participation of defined benefit plans.
13	Compensation position is less significant (2) but can impact how different types of plans are perceived by the participants.
14	Fringe benefits position is less significant (2) but can impact how different types of plans are perceived by the participants.
15	Turnover is most significant (5) and all supplemental benefits can reduce turnover.
16	Turnover is most significant (5) and all supplemental benefits can reduce turnover.
17	Recruiting is of medium significance (3) and all supplemental benefit can enhance recruitment.
18	Deductibility is less significant (2) but gives insight to how the company makes financial decisions.
19	Vesting is of medium significance (3) but gives insight to how the company views "handcuff" periods.
20	Asset allocation is of medium significance (3) but gives insight to how the company views participant control.

While specific embodiments of the invention have been described in detail, it will be appreciated by those skilled in the art that various modifications and alternatives to those details could be developed in light of the overall teachings of the disclosure. For example, the regulatory adaption agent can be
5 used to flag attributes that are acceptable to the plan sponsor and plan participant; the case mapping agent adapted to select, rather than eliminate, those plans having flagged attributes. Similarly, the case mapping agent can select, rather than eliminate, those plans that have a numerical weight range that includes the calculated numerical weight. In such a case, the user would be
10 returned those plans that have been selected by both of these procedures. Accordingly, the particular arrangement disclosed is meant to be illustrative only and not limiting as to the scope of the invention which is to be given the full breadth of the appended claims and any equivalents thereof.